

## CONDENSED STATEMENTS OF INCOME

(thousands, except share data; unaudited)	Three Months Ended June 30		Six Months Ended June 30	
	2005	2004	2005	2004
Interest income	\$ 160,206	\$ 124,660	\$ 308,451	\$ 248,354
Interest expense	49,536	31,120	92,114	62,347
Net interest income	110,670	93,540	216,337	186,007
Provision for credit losses	6,994	9,917	12,320	17,764
Net interest income after provision for credit losses	103,676	83,623	204,017	168,243
Noninterest income	68,566	62,901	129,789	124,444
Noninterest expense	123,951	121,348	245,296	240,244
Income before income taxes	48,291	25,176	88,510	52,443
Income taxes	18,215	9,304	33,437	19,240
Net income	\$ 30,076	\$ 15,872	\$ 55,073	\$ 33,203
Taxable-equivalent net interest income	\$ 111,038	\$ 93,850	\$ 217,052	\$ 186,642
Net income per share	\$ 2.88	\$ 1.52	\$ 5.28	\$ 3.18
Cash dividends per share	0.275	0.275	0.55	0.55
Profitability Information (annualized)				
Return on average assets	0.89 %	0.50 %	0.82 %	0.53 %
Return on average equity	10.79	6.11	10.04	6.42
Taxable-equivalent net yield on interest-earning assets	3.63	3.32	3.62	3.33

## CONDENSED BALANCE SHEETS

(thousands, except share data; unaudited)	June 30	December 31	June 30
	2005	2004	2004
Cash and due from banks	\$ 680,415	\$ 679,683	\$ 707,336
Investment securities	2,644,335	2,125,524	2,038,227
Loans and leases	9,300,984	9,354,387	8,988,095
Allowance for loan and lease losses	(126,247)	(130,832)	(125,357)
Other assets	1,523,579	1,229,978	1,221,728
Total assets	\$ 14,023,066	\$ 13,258,740	\$ 12,830,029
Deposits	\$ 11,758,089	\$ 11,350,798	\$ 10,962,062
Other liabilities	1,130,735	821,632	821,484
Shareholders' equity	1,134,242	1,086,310	1,046,483
Total liabilities and shareholders' equity	\$ 14,023,066	\$ 13,258,740	\$ 12,830,029
Book value per share	\$ 108.70	\$ 104.11	\$ 100.29
Tangible book value per share	97.75	93.12	89.27

## SELECTED AVERAGE BALANCES

(thousands, except shares outstanding; unaudited)	Three Months Ended June 30		Six Months Ended June 30	
	2005	2004	2005	2004
Total assets	\$ 13,618,161	\$ 12,723,435	\$ 13,464,834	\$ 12,615,831
Investment securities	2,345,056	2,152,615	2,209,439	2,246,786
Loans and leases	9,324,200	8,818,359	9,340,748	8,636,479
Interest-earning assets	12,255,663	11,376,825	12,093,276	11,257,819
Deposits	11,562,349	10,843,065	11,471,238	10,738,965
Interest-bearing liabilities	9,867,227	9,234,863	9,755,118	9,222,553
Shareholders' equity	\$ 1,118,122	\$ 1,044,864	\$ 1,106,682	\$ 1,040,202
Shares outstanding	10,434,453	10,435,756	10,434,453	10,436,051

## ASSET QUALITY

(thousands; unaudited)	June 30	December 31	June 30
	2005	2004	2004
Nonaccrual loans	\$ 13,362	\$ 14,266	\$ 17,282
Other real estate	5,049	9,020	6,633
Total nonperforming assets	\$ 18,411	\$ 23,286	\$ 23,915
Accruing loans 90 days or more past due	\$ 10,056	\$ 12,192	\$ 11,389
Net charge-offs (year-to-date)	8,397	22,998	11,764
Nonperforming assets to gross loans plus foreclosed real estate	0.20 %	0.25 %	0.27 %
Allowance for credit losses to total loans and leases	1.36	1.40	1.39
Net charge-offs to average total loans (annualized, year-to-date)	0.18	0.26	0.27

## CAPITAL INFORMATION

(dollars in thousands; unaudited)	June 30	December 31	June 30
	2005	2004	2004
Tier 1 capital	\$ 1,266,909	\$ 1,217,149	\$ 1,180,900
Total capital	1,528,175	1,351,535	1,310,135
Risk-weighted assets	10,178,563	10,023,469	9,640,164
Tier 1 capital ratio	12.45 %	12.14 %	12.25 %
Total capital ratio	15.01	13.48	13.59
Leverage capital ratio	9.38	9.26	9.37